Amendments to the Claims:

1.   (currently amended) A method for tracking accounts, comprising:

    a)   receiving a baseline status of an account **from an account database;**

    b)   retrieving an updated status of the account **from an account database** after a predetermined period;

    c)   comparing the baseline status to the updated status, **wherein the comparing operation is performed using a processor;** and

    d)   generating an account metric based on the step (c) of comparing, the account metric including a weighting according to at least a change in level of currency of the account, **wherein the generating operation is performed using the processor**.

2.   (original) The method of claim 1, wherein the step (d) of generating comprises a step e) of multiplying an account balance by the change in level of currency of the account.

3.   (original) The method of claim 1, wherein the change in level of currency of the account comprises monthly buckets designating a number of months behind current for the account.

4.   (original) The method of claim 1, wherein the step (d) of generating comprises a step f) of multiplying an account balance by a risk rating.

5.   (original) The method of claim 1, wherein the step (d) of generating comprises a step g) of multiplying an account balance by an outcome rating.

6.   (original) The method of claim 1, wherein the account comprises a financial account.

7.   (original) The method of claim 6, wherein the financial account comprises a credit account.

8.   (original) The method in claim 7, wherein the credit account comprises a revolving credit account.

9.   (original) The method in claim 6, wherein the credit account comprises a

mortgage account.

10.   (currently amended) The method in claim 1, wherein the account is managed by

an agent, further comprising a step of h) assigning a score to the agent according to the

account metric, **wherein the assigning operation is performed using the processor**.

11.   (currently amended) The method in claim 1, further comprising a step of i)

aggregating the account metric for each of a plurality of accounts to generate an

aggregate metric, **wherein the aggregating operation is performed using the**

processor.

12.   (original) The method in step 11, wherein the aggregate metric is stored in a

database.

13.   (original) The method of step 12, wherein the database is interrogatable to

generate reports.

14.   (currently amended) The method of claim 13, further comprising a step of i)

accessing the database and an organizational database **through a network interface** to

generate the reports.

15.   (original) The method of claim 14, wherein the reports comprise at least one of

agent reports, team reports, group reports, division reports, and corporate reports.

16.   (original) The method of claim 1, wherein the predetermined period comprises a

period less than a statement period for the account.

17.   (original) The method of claim 16, wherein the account comprises a revolving credit account and the predetermined period comprises less than 15 days.

18.   (original) The method of claim 1, further comprising a step k) presenting a network interface to view the account metric.

19.   (original) The method of claim 18, wherein the network interface comprises a Web page.

20.   (currently amended) A system for tracking accounts, comprising:

an interface to a data source transmitting a baseline status of an account and an updated status of the account after a predetermined period;

a processor, communicating with the interface, the processor comparing the baseline status to the updated status and generating an account metric based on the [[of]] comparing, the account metric including a weighting according to at least a change in level of currency of the account.

21.   (original) The system of claim 20, wherein the generating comprises multiplying an account balance by the change in level of currency of the account.

22.   (original) The system of claim 20, wherein the change in level of currency of the account comprises monthly buckets designating a number of months behind current for the account.

23.   (original) The system of claim 20, wherein the generating comprises multiplying an account balance by a risk rating.

24.   (original) The system of claim 20, wherein the generating comprises multiplying

an account balance by an outcome rating.

25.   (original) The system of claim 20, wherein the account comprises a financial

account.

26.   (original) The system of claim 25, wherein the financial account comprises a

credit account.

27.   (original) The system of claim 26, wherein the credit account comprises a

revolving credit account.

28.   (original) The system of claim 25, wherein the credit account comprises a

mortgage account.

29.   (original) The system of claim 20, wherein the account is managed by an agent,

and the agent is assigned a score according to the account metric.

30.   (original) The system of claim 20, wherein the processor generates an aggregate

metric by aggregating the account metric for each of a plurality of accounts to generate

the aggregate metric.

31.   (original) The system of step 30, further comprising a database storing the

aggregate metric.

32.   (original) The system of claim 31, wherein the database is interrogatable to

generate reports.

33.   (original) The system of claim 32, further comprising an interface to an

organizational database, the processor communicating with the database and the

organizational database to generate the reports.

34.   (original) The system of claim 32, wherein the reports comprise at least one of

agent reports, team reports, group reports, division reports, and corporate reports.

35.   (original) The system of claim 20, wherein the predetermined period comprises a

period less than a statement period for the account.

36.   (original) The system of claim 35, wherein the account comprises a revolving

credit account and the predetermined period comprises less than 15 days.

37.   (original) The system of claim 20, further comprising a network interface to view

the account metric.

38.   (original) The system of claim 37, wherein the network interface comprises a

Web page.